

remain in full force and effect;

And it is agreed that execution of this Extension Agreement shall not release any guarantor, maker or other party to the said note or any undertaking in connection therewith, nor shall this agreement effect any release of any collateral given at any time to secure payment of said note or said other undertaking;

And Borrower represents that no consent of any person, firm or corporation, not a party hereto, is required and Borrower agrees to indemnify and hold harmless Bank from and against any and all loss, damage or liability whatever, including attorneys fees, arising out of failure to obtain consent of any person not a party hereto.

And it is agreed that nothing herein shall mean or be construed to mean to call for a rate of interest in excess of that allowed to be charged by the laws of the State of South Carolina to any Borrower; and that if the provisions hereof should be determined to call for a rate of interest in excess of the maximum rate allowed by said laws as to any person, firm or corporation, then immediately and without necessity of any further action, the interest rate herein provided shall, as to such person, firm or corporation, be immediately reduced to the maximum rate allowed by said laws, but such rate shall not be reduced as to any other person, firm or corporation.

This agreement shall be binding on the parties hereto, their heirs, successor and assigns.

IN WITNESS WHEREOF, we have hereunto set our Hands and Seals the day and year above written.

WITNESS:

Bruce Andrews
Christina Feeny

THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA (SEAL)

By Richard J. Feeny
Richard J. Feeny
By Christina A. Feeny
Christina A. Feeny

BORROWER

Richard J. Feeny (L.S.)
Richard J. Feeny
Christina A. Feeny (L.S.)
Christina A. Feeny

In consideration of the execution by Bank of this Extension Agreement, the undersigned (whether Guarantor, co-signed, joint maker, accommodation party or other party to either said note or mortgage or other undertaking) consents to the terms of the Extension Agreement and shall continue to be bound according to the terms of the original transaction modified only as expressly set forth herein, this _____ day of _____, 19__.

WITNESS:

(CONTINUED ON NEXT PAGE)

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